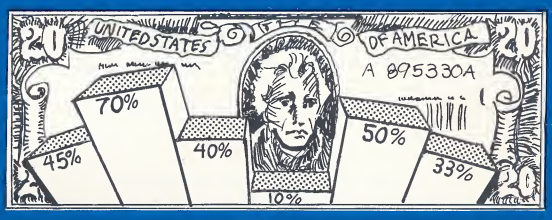
IBM SERIES

StripWare™

PORTFOLIO EVALUATION

by Robert Flast and Lauren Flast



Contains two financial models for Lotus 1-2-3™

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- Comprehensive enough for the professional
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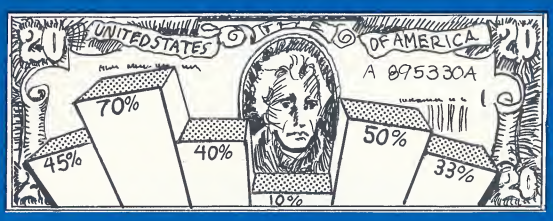

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STOCK/FUND PORTFOLIO EVALUATION

STOCK/ FUND	CURRENT DATA ON - 870425 PRICE	VALUE	GAIN/ LOSS	%CHANGE	INDEX	%CHANGE	HISTORIC DATE BOUGHT
FRA	23.00	2300.00	-300.00	-11.54	1168.00	-0.60	870312
MGC	32.00	3200.00	300.00	10.34	1168.00	-0.60	870312
LLY	64.00	12800.00	1000.00	8.47	1168.00	-7.30	860215
ENTER SYM	ENTER #	0.00	0.00	ERR	ENTER #	ERR	YYMMDD
ENTER SYM	ENTER #	0.00	0.00	ERR	ENTER #	ERR	YYMMDD
ENTER SYM	ENTER #	0.00	0.00	ERR	ENTER #	ERR	YYMMDD
TOTALS		18300.00	1000.00	5.78			

PORTFOLIO EVALUATION

by Robert Flast and Lauren Flast

The two models presented here will help you evaluate your personal portfolio. They are templates for use with Lotus 1-2-3™. The first keeps track of your stocks and mutual funds. The second monitors your bonds.

Each model is divided into two main sections, one for historical data and the other for current data. They both permit the tracking of an index (such as the Dow Jones Industrials or the Standard & Poor's 500), as well as each stock or bond. They also calculate the difference between the buy and sell dates to determine whether you are subject to short- or long-term capital gains or losses.

The individual records represent buy transactions, so when you sell only a portion of a holding, add a new row for the balance of the holding and change the quantity bought in the original row to the same value as the quantity sold. In this way the profit or loss from each sale can be properly reflected. If you insert additional rows for any purpose, you must be sure to copy or adjust all the necessary formulae.

To simplify these models, you must keep track of dividend and interest accumulations instead of using a set of macro commands to update accumulating fields. In other words, when a dividend is paid, you should simply add its value to the CUMULATED DIVIDEND field for the stock record. When you receive interest paid on a bond, you should make a similiar change to the bond model.

EVALUATING A STOCK PORTFOLIO

The first model, STOCK.WKS, tracks your brokerage account, self-directed IRA, and mutual funds. Use this template to maintain and analyze your account records.

Move through this worksheet using standard Lotus commands. Begin by entering basic information, using one row for each transaction.

A-name of the stock
H-date of purchase (YYMMDD)
I-purchase price per share
J-number of shares purchased
L-commission for purchase
M-index on day of purchase (option)
N-latest dividend (option)

Once the data is saved to a disk, you can Retrieve the worksheet at any time. By entering the current price of your holding in column B and the current value of your index in column F, you have an instant evaluation of your entire portfolio on any given day.

PRICE	QUANTITY	VALUE	COMMIS.	INDEX	LATEST DIVIDEND	%YIELD	CUMULATED DIVIDEND
26.00	100.00	2600.00	45.00	1175.00	1.25	5.43	33.00
29.00	100.00	2900.00	45.00	1175.00	ENTER #	0.00	ENTER #
59.00	200.00	11800.00	130.00	1260.00	ENTER #	0.00	ENTER #
ENTER #	ENTER #	0.00	ENTER #	ENTER #	ENTER #	ERR	ENTER #
ENTER #	ENTER #	0.00	ENTER #	ENTER #	ENTER #	ERR	ENTER #
ENTER #	ENTER #	0.00	ENTER #	ENTER #	ENTER #	ERR	ENTER #
		17300.00	220.00				33.00

Based on the information you put into the model, figures are calculated in the following columns:

C-present value of the stock
D-present profit or loss
E-percent of change since purchase
G-change in index since purchase
K-original price of stock
O-yield, based on dividend and price

When you sell off your position in a stock, enter that information in the following columns:

Q-date of sale (YYMMDD)
R-price per share
S-number of shares sold
U-commission on sale
V-index on day of sale (option)

Lotus uses information on the sale to calculate:

T-value of sale
W-capital gain or loss
X-short-term or long-term

BOND PORTFOLIO EVALUATION

Since bonds use different criteria for analysis and comparison, you need a slightly different worksheet for a bond portfolio. The second model, BOND.WKS, provides the template you need to work with bonds.

This is the basic information needed for every purchase and the columns where the data should be entered.

```
A-name of bond
H-date of purchase (YYMMDD)
I-interest rate
J-years to maturity
K-par value
L-number purchased
N-commission
O-quote per bond
S-index on purchase day (option)
U-accumulated interest (option)
```

Lotus will use your data to calculate the following:

```
C-current value
D-capital gain or loss
E-percent change since purchase
G-percent change in index
M-value if held to maturity
P-original cost per bond
Q-net cost of bonds
R-total cost
T-annual interest
V-yield to maturity
```

After you sell a group of bonds, the worksheet can analyze the sale and give you a place to record that information.

CAUZIN'S CORNER...

and now for something slightly different

As your portfolio grows, you need to add new rows to your model. Also, if you sell off only part of your block of stocks or bonds, you need to use more than one row. The steps below show how to add rows to the BOND PORTFOLIO. Use the same techniques for the STOCK PORTFOLIO.

First, since the worksheet is protected, you'll have to turn off the protection. Follow this sequence:

```
/Worksheet
Global
Protection
Disable
```

Now you are ready to add rows. If you add rows at the very bottom of the worksheet, you will have to correct the formulae in line 20 to include the new rows. However, if you add rows within the worksheet, the formulae are automatically updated. You add rows just above the final line with this sequence:

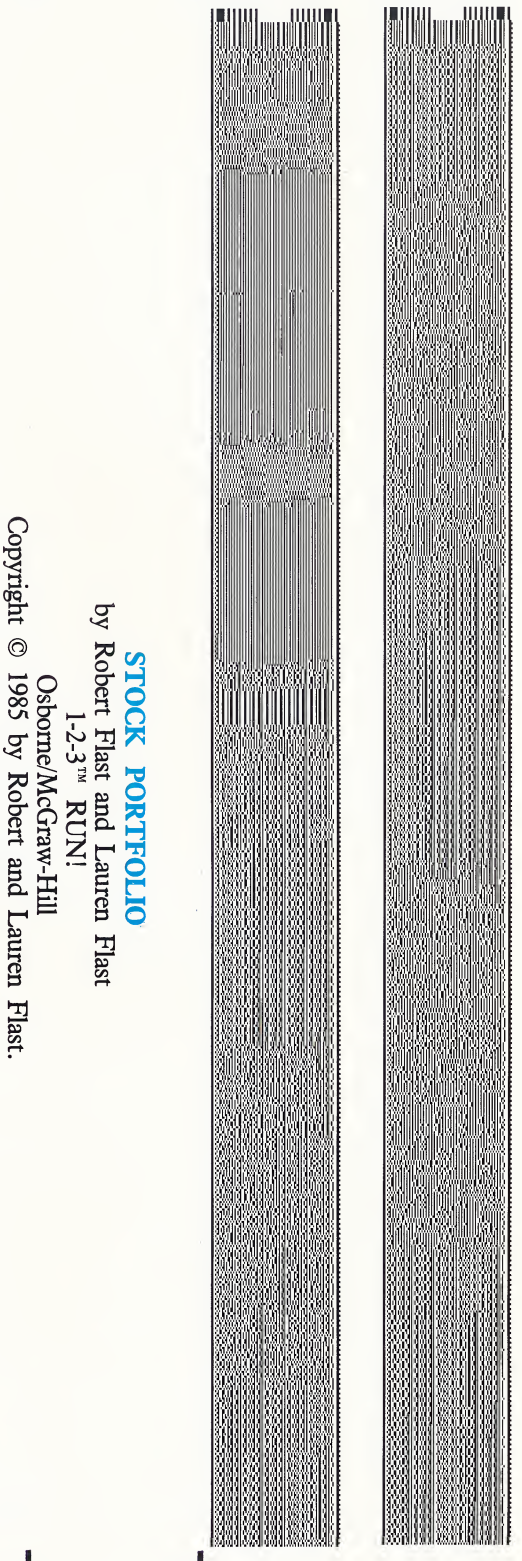
```
/Worksheet Insert Row A18..A19
/Copy A16..AL17 A18..AL19
```

The models reflect the definition of "short-term" and "long-term" that was used when they were written. As tax laws change, you will have to update this formula. In the STOCK PORTFOLIO this is in column X. Look in column AF to update the BOND PORTFOLIO.

Reading STOCK PORTFOLIO

The following data strips contain STOCK.WKS, a template for Lotus 1-2-3™. We've numbered each data strip in the order it must be read into your computer.

After you've read in the strips, the file will be on your data disk. Bring the template into 1-2-3 by using the Retrieve command from the File menu of Lotus. The model already contains a few entries as examples. Use the standard Lotus commands to personalize the portfolio.



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Reading BOND PORTFOLIO

The following data strips contain BOND.WKS, a template for Lotus 1-2-3™. We've numbered each data strip in the order it must be read into your computer.

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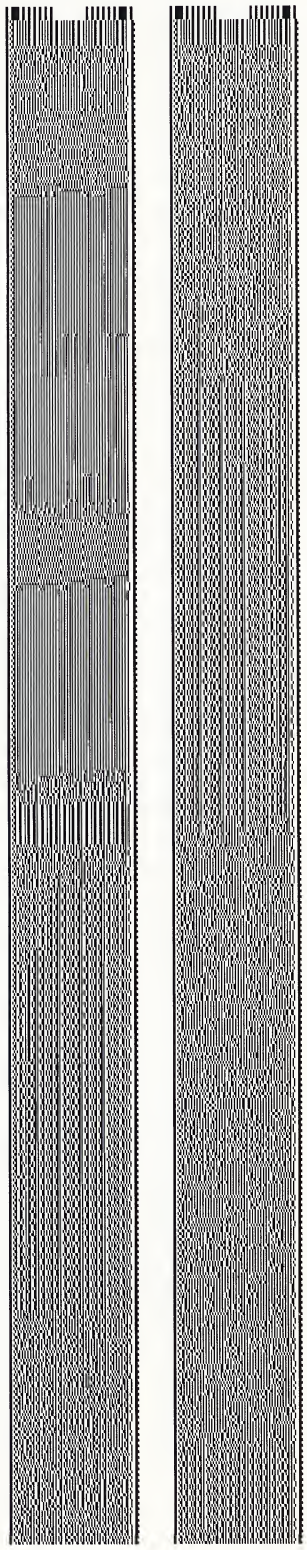

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1 2

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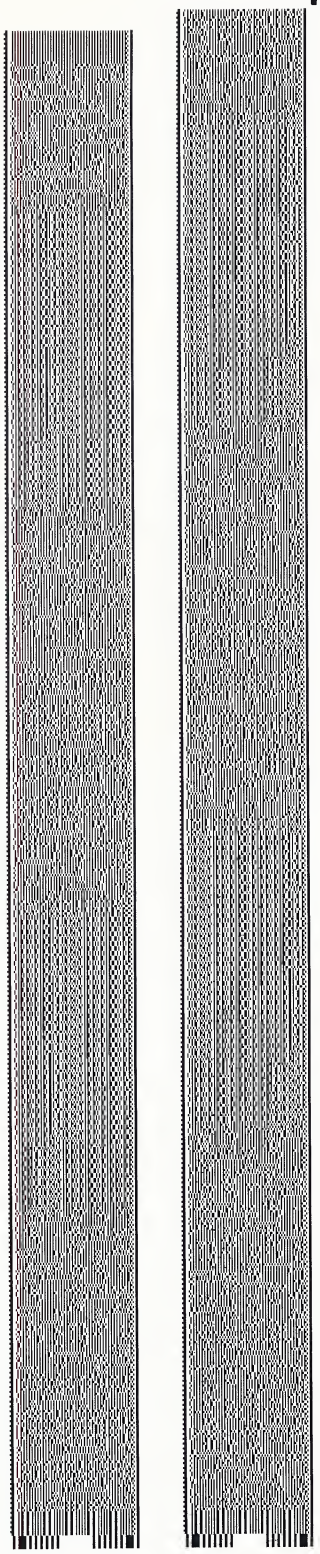

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STOCK PORTFOLIO

```
C1: '   STOCK/FUND PORTFOLIO EVALUATION
A2: '-----------------------------------

    -----------------------------------

    -----

B3: ' CURRENT DATA ON -
D3: U 870425
H3: ' HISTORICAL DATA->
B4: " --------
C4: '---------
D4: '---------
E4: '---------
F4: '---------
G4: '---------
H4: ' --------
I4: '---------
J4: '---------
K4: '---------
L4: '---------
M4: '---------
N4: '---------
O4: '---------
P4: '---------
Q4: '---------
R4: '---------
S4: '---------
T4: '---------
U4: '---------
V4: '---------
W4: '---------
X4: '---------
Y4: '---------
Z4: '---------
AA4: '---------
AB4: '---------
AC4: '---------
AD4: '---------
A5: 'STOCK/
D5: "GAIN/
H5: "DATE
N5: "LATEST
P5: 'CUMULATED
Q5: "DATE
W5: "GAIN/
X5: "LONG(1)/
Y5: ' CALCULATION AREA FOR LONG OR SHORT
    TERM GAINS/LOSSES
A6: 'FUND
B6: "PRICE
C6: "VALUE
D6: "LOSS
E6: "%CHANGE
F6: "INDEX
G6: "%CHANGE
H6: "BOUGHT
I6: "PRICE
J6: "QUANTITY
K6: "VALUE
L6: "COMMIS.
M6: 'INDEX
N6: "DIVIDEND
O6: "%YIELD
P6: "DIVIDEND
Q6: "SOLD
R6: "PRICE
S6: "QUANTITY
T6: "VALUE
U6: "COMMIS.
V6: "INDEX
W6: "LOSS
X6: "SHORT(0)
Y6: "SALE-YY
Z6: 'SALE-MM
AA6: "SALE-DD
AB6: "BUT-YY
AC6: "BUY-MM
AD6: "BUY-DD
A7: '---------
B7: " --------
C7: '---------
D7: '---------
E7: '---------
F7: '---------
G7: '---------
H7: ' --------
I7: '---------
J7: '---------
K7: '---------
L7: '---------
M7: '---------
N7: '---------
O7: '---------
P7: '---------
Q7: '---------
R7: '---------
S7: '---------
T7: '---------
U7: '---------
V7: '---------
W7: '---------
X7: '---------
Y7: ' --------
Z7: '---------
AA7: '---------
AB7: '---------
AC7: '---------
AD7: '---------
A8: U 'FRA
B8: (F2) U 23
C8: (F2) +B8*J8
D8: (F2) +C8-K8
E8: (F2) ((B8/I8)-1)*100
F8: (F2) U 1168
G8: (F2) ((F8/M8)-1)*100
H8: U 870312
I8: (F2) U 26
J8: (F2) U 100
K8: (F2) +I8*J8
L8: (F2) U 45
M8: (F2) U 1175
N8: (F2) U 1.25
O8: (F2) +N8/B8*100
P8: (F2) U 33
Q8: U "YYMMDD
R8: (F2) U "ENTER #
S8: (F2) U "ENTER #
T8: (F2) +R8*S8
U8: (F2) U "ENTER #
V8: (F2) U "ENTER #
W8: (F2) @IF(Q8=0,0,T8-K8)
X8: @IF(((Y8>AB8)#AND#(Z8>=AC8)
    #AND#(AA8>=AD8)),1,0)
Y8: (@INT(Q8/10000))
Z8: @INT((Q8-(Y8*10000))/100)
AA8: +Q8-(Y8*10000)-(Z8*100)
AB8: (@INT(H8/10000))
AC8: @INT((H8-(AB8*10000))/100)
AD8: +H8-(AB8*10000)-(AC8*100)
A9: '---------
B9: " --------
C9: '---------
D9: '---------
E9: '---------
F9: '---------
G9: '---------
H9: ' --------
I9: '---------
J9: '---------
K9: '---------
L9: '---------
M9: '---------
N9: '---------
O9: '---------
P9: '---------
Q9: '---------
R9: '---------
S9: '---------
T9: '---------
U9: '---------
V9: '---------
W9: '---------
X9: '---------
Y9: ' --------
Z9: '---------
AA9: '---------
AB9: '---------
AC9: '---------
AD9: '---------
A10: U 'MGC
B10: (F2) U 32
C10: (F2) +B10*J10
D10: (F2) +C10-K10
E10: (F2) ((B10/I10)-1)*100
F10: (F2) U 1168
G10: (F2) ((F10/M10)-1)*100
H10: U 870312
I10: (F2) U 29
J10: (F2) U 100
K10: (F2) +I10*J10
L10: (F2) U 45
M10: (F2) U 1175
N10: (F2) U "ENTER #
O10: (F2) +N10/B10*100
P10: (F2) U "ENTER #
Q10: U "YYMMDD
R10: (F2) U "ENTER #
S10: (F2) U "ENTER #
T10: (F2) +R10*S10
U10: (F2) U "ENTER #
V10: (F2) U "ENTER #
W10: (F2) @IF(Q10=0,0,T10-K10)
X10: @IF(((Y10>AB10)#AND#(Z10>=AC10)
    #AND#(AA10>=AD10)),1,0)
Y10: (@INT(Q10/10000))
Z10: @INT((Q10-(Y10*10000))/100)
AA10: +Q10-(Y10*10000)-(Z10*100)
AB10: (@INT(H10/10000))
AC10: @INT((H10-(AB10*10000))/100)
AD10: +H10-(AB10*10000)-(AC10*100)
A11: '---------
B11: " --------
C11: '---------
D11: '---------
E11: '---------
F11: '---------
G11: '---------
H11: ' --------
I11: '---------
J11: '---------
K11: '---------
L11: '---------
M11: '---------
N11: '---------
O11: '---------
P11: '---------
Q11: '---------
R11: '---------
S11: '---------
T11: '---------
U11: '---------
V11: '---------
W11: '---------
X11: '---------
Y11: ' --------
Z11: '---------
AA11: '---------
AB11: '---------
AC11: '---------
AD11: '---------
A12: U 'LLY
B12: (F2) U 64
C12: (F2) +B12*J12
D12: (F2) +C12-K12
E12: (F2) ((B12/I12)-1)*100
F12: (F2) U 1168
G12: (F2) ((F12/M12)-1)*100
H12: U 860215
I12: (F2) U 59
J12: (F2) U 200
K12: (F2) +I12*J12
L12: (F2) U 130
M12: (F2) U 1260
N12: (F2) U "ENTER #
O12: (F2) +N12/B12*100
P12: (F2) U "ENTER #
Q12: U 870425
R12: (F2) U 64
S12: (F2) U 200
T12: (F2) +R12*S12
U12: (F2) U 130
V12: (F2) U 1168
W12: (F2) @IF(Q12=0,0,T12-K12)
X12: @IF(((Y12>AB12)#AND#(Z12>=AC12)
    #AND#(AA12>=AD12)),1,0)
Y12: (@INT(Q12/10000))
Z12: @INT((Q12-(Y12*10000))/100)
AA12: +Q12-(Y12*10000)-(Z12*100)
AB12: (@INT(H12/10000))
AC12: @INT((H12-(AB12*10000))/100)
AD12: +H12-(AB12*10000)-(AC12*100)
A13: '---------
B13: " --------
C13: '---------
D13: '---------
E13: '---------
F13: '---------
G13: '---------
H13: ' --------
I13: '---------
J13: '---------
K13: '---------
L13: '---------
M13: '---------
N13: '---------
O13: '---------
P13: '---------
Q13: '---------
R13: '---------
S13: '---------
T13: '---------
U13: '---------
V13: '---------
W13: '---------
X13: '---------
Y13: ' --------
Z13: '---------
AA13: '---------
AB13: '---------
AC13: '---------
AD13: '---------
A14: U 'ENTER SYM
B14: (F2) U "ENTER #
C14: (F2) +B14*J14
D14: (F2) +C14-K14
E14: (F2) ((B14/I14)-1)*100
F14: (F2) U "ENTER #
G14: (F2) ((F14/M14)-1)*100
H14: U "YYMMDD
I14: (F2) U "ENTER #
J14: (F2) U "ENTER #
K14: (F2) +I14*J14
L14: (F2) U "ENTER #
M14: (F2) U "ENTER #
N14: (F2) U "ENTER #
O14: (F2) +N14/B14*100
P14: (F2) U "ENTER #
Q14: U "YYMMDD
R14: (F2) U "ENTER #
S14: (F2) U "ENTER #
T14: (F2) +R14*S14
U14: (F2) U "ENTER #
V14: (F2) U "ENTER #
W14: (F2) @IF(Q14=0,0,T14-K14)
X14: @IF(((Y14>AB14)#AND#(Z14>=AC14)
    #AND#(AA14>=AD14)),1,0)
Y14: (@INT(Q14/10000))
Z14: @INT((Q14-(Y14*10000))/100)
AA14: +Q14-(Y14*10000)-(Z14*100)
AB14: (@INT(H14/10000))
AC14: @INT((H14-(AB14*10000))/100)
AD14: +H14-(AB14*10000)-(AC14*100)
A15: '---------
B15: " --------
C15: '---------
D15: '---------
E15: '---------
F15: '---------
G15: '---------
H15: ' --------
I15: '---------
J15: '---------
K15: '---------
L15: '---------
M15: '---------
N15: '---------
O15: '---------
P15: '---------
Q15: '---------
R15: '---------
S15: '---------
T15: '---------
U15: '---------
V15: '---------
W15: '---------
X15: '---------
Y15: ' --------
Z15: '---------
AA15: '---------
AB15: '---------
AC15: '---------
AD15: '---------
A16: U 'ENTER SYM
B16: (F2) U "ENTER #
C16: (F2) +B16*J16
D16: (F2) +C16-K16
E16: (F2) ((B16/I16)-1)*100
F16: (F2) U "ENTER #
G16: (F2) ((F16/M16)-1)*100
H16: U "YYMMDD
I16: (F2) U "ENTER #
J16: (F2) U "ENTER #
K16: (F2) +I16*J16
L16: (F2) U "ENTER #
M16: (F2) U "ENTER #
N16: (F2) U "ENTER #
O16: (F2) +N16/B16*100
P16: (F2) U "ENTER #
Q16: U "YYMMDD
R16: (F2) U "ENTER #
S16: (F2) U "ENTER #
T16: (F2) +R16*S16
U16: (F2) U "ENTER #
V16: (F2) U "ENTER #
W16: (F2) @IF(Q16=0,0,T16-K16)
X16: @IF(((Y16>AB16)#AND#(Z16>=AC16)
    #AND#(AA16>=AD16)),1,0)
AA16: +Q16-(Y16*10000)-(Z16*100)
AB16: (@INT(H16/10000))
AC16: @INT((H16-(AB16*10000))/100)
AD16: +H16-(AB16*10000)-(AC16*100)
A17: '---------
B17: " --------
C17: '---------
D17: '---------
E17: '---------
F17: '---------
G17: '---------
H17: ' --------
I17: '---------
J17: '---------
K17: '---------
L17: '---------
M17: '---------
N17: '---------
O17: '---------
P17: '---------
Q17: '---------
R17: '---------
S17: '---------
Y16: (@INT(Q16/10000))
Z16: @INT((Q16-(Y16*10000))/100)
T17: '---------
U17: '---------
V17: '---------
W17: '---------
X17: '---------
Y17: ' --------
Z17: '---------
AA17: '---------
AB17: '---------
AC17: '---------
AD17: '---------
A18: U 'ENTER SYM
B18: (F2) U "ENTER #
C18: (F2) +B18*J18
D18: (F2) +C18-K18
E18: (F2) ((B18/I18)-1)*100
F18: (F2) U "ENTER #
G18: (F2) ((F18/M18)-1)*100
H18: U "YYMMDD
I18: (F2) U "ENTER #
J18: (F2) U "ENTER #
K18: (F2) +I18*J18
L18: (F2) U "ENTER #
M18: (F2) U "ENTER #
N18: (F2) U "ENTER #
O18: (F2) +N18/B18*100
P18: (F2) U "ENTER #
Q18: U "YYMMDD
R18: (F2) U "ENTER #
S18: (F2) U "ENTER #
T18: (F2) +R18*S18
U18: (F2) U "ENTER #
V18: (F2) U "ENTER #
W18: (F2) @IF(Q18=0,0,T18-K18)
X18: @IF(((Y18>AB18)#AND#(Z18>=AC18)
    #AND#(AA18>=AD18)),1,0)
Y18: (@INT(Q18/10000))
Z18: @INT((Q18-(Y18*10000))/100)
AA18: +Q18-(Y18*10000)-(Z18*100)
AB18: (@INT(H18/10000))
AC18: @INT((H18-(AB18*10000))/100)
AD18: +H18-(AB18*10000)-(AC18*100)
A19: '---------
B19: " --------
C19: '---------
D19: '---------
E19: '---------
F19: '---------
G19: '---------
H19: ' --------
I19: '---------
J19: '---------
K19: '---------
L19: '---------
M19: '---------
N19: '---------
O19: '---------
P19: '---------
Q19: '---------
R19: '---------
S19: '---------
T19: '---------
U19: '---------
V19: '---------
W19: '---------
X19: '---------
Y19: ' --------
Z19: '---------
AA19: '---------
AB19: '---------
AC19: '---------
AD19: '---------
A20: 'TOTALS
C20: (F2) @SUM(C8..C18)
D20: (F2) @SUM(D8..D18)
E20: (F2) ((C20/K20)-1)*100
K20: (F2) @SUM(K8..K18)
L20: (F2) @SUM(L8..L18)
P20: (F2) @SUM(P8..P18)
T20: (F2) @SUM(T8..T18)
U20: (F2) @SUM(U8..U18)
W20: (F2) @SUM(W8..W18)
```

BOND PORTFOLIO EVALUATION

	CURRENT DATA ON - 870425						HISTORIC
BOND	PRICE	VALUE	GAIN/ LOSS	%CHANGE	INDEX	%CHANGE	DATE BOUGHT
ATT 11 90	0.89	2670	-90	-3.26086	25	-3.84615	870223
BKTR 8 99	0.63	3780	-180	-4.54545	25	-3.84615	870223
CIT 8 90	0.84	3360	-240	-6.66666	25	-16.6666	860115
ENTER SYM	ENTER #	0	0	ERR	ENTER #	ERR	YYMMDD
ENTER SYM	ENTER #	0	0	ERR	ENTER #	ERR	YYMMDD
ENTER SYM	ENTER #	0	0	ERR	ENTER #	ERR	YYMMDD
TOTALS		9810	-510	-4.94186			

INTEREST RATE	YRS TO MATURITY	PAR VALUE	NUMBER HELD	INVEST VALUE	COMMIS.	PRICE	COST PER BOND
0.11	6	1000	3	3000	25	0.92	920
0.08	15	1000	6	6000	30	0.66	660
0.08	6	1000	4	4000	25	0.9	900
ENTER #	ENTER #	ENTER #	ENTER #	0	ENTER #	ENTER #	0
ENTER #	ENTER #	ENTER #	ENTER #	0	ENTER #	ENTER #	0
ENTER #	ENTER #	ENTER #	ENTER #	0	ENTER #	ENTER #	0
				13000			

BOND PORTFOLIO

```
C1: '     BOND PORTFOLIO EVALUATION
A2: '-------------------------------
    -------------------------------
    -----------
B3: ' CURRENT DATA ON -
D3: U 870425
H3: ' HISTORICAL DATA->
B4: " ---------
C4: '---------
D4: '---------
E4: '---------
F4: '---------
G4: '--------
H4: ' ---------
I4: '---------
J4: '---------
K4: '---------
L4: '---------
M4: '---------
N4: '---------
O4: '---------
P4: '---------
Q4: '---------
R4: '---------
S4: '---------
T4: '---------
U4: '---------
V4: '---------
W4: '---------
X4: '---------
Y4: '---------
Z4: '---------
AA4: '----------
AB4: '----------
AC4: '----------
AD4: '----------
AE4: '----------
AF4: '----------
AG4: '----------
AH4: '----------
AI4: '----------
AJ4: '----------
AK4: '----------
AL4: '----------
D5: "GAIN/
H5: "DATE
I5: "INTEREST
J5: "YRS TO
K5: "PAR
L5: "NUMBER
M5: "INVEST
P5: "COST PER
Q5: "NET
R5: "TOTAL
T5: "ANNUAL
U5: "CUMULATED
V5: "YLD TO
W5: "DATE
X5: "NUMBER
AB5: "GAIN/
AF5: "LONG(1)/
AG5: ' CALCULATION AREA FOR LONG
     OR SHORT TERM GAINS/LOSES
A6: 'BOND
B6: "PRICE
C6: "VALUE
D6: "LOSS
E6: "%CHANGE
F6: "INDEX
G6: "%CHANGE
H6: "BOUGHT
I6: "RATE
J6: "MATURITY
K6: "VALUE
L6: "HELD
M6: "VALUE
N6: "COMMIS.
O6: "PRICE
P6: "BOND
Q6: "COST
R6: "COST
S6: "INDEX
T6: "INTEREST
U6: "INTEREST
V6: "MATURITY
W6: "SOLD
X6: "SOLD
Y6: "COMMIS.
Z6: "PRICE
AA6: "VALUE
AB6: "LOSS
AC6: "%CHANGE
AD6: "INDEX
AE6: "%CHANGE
AF6: "SHORT(0)
AG6: "SALE-YY
AH6: "SALE-MM
AI6: "SALE-DD
AJ6: "BUY-YY
AK6: "BUY-MM
AL6: "BUY-DD
A7: '----------
B7: " ---------
C7: '----------
D7: '----------
E7: '----------
F7: '----------
G7: '---------
H7: ' ----------
I7: '----------
J7: '----------
K7: '----------
L7: '----------
M7: '----------
N7: '----------
O7: '----------
P7: '----------
Q7: '----------
R7: '----------
S7: '----------
T7: '----------
U7: '----------
V7: '----------
W7: '----------
X7: '----------
Y7: '----------
Z7: '----------
AA7: '----------
AB7: '----------
AC7: '----------
AD7: '----------
AE7: '----------
AF7: '----------
AG7: ' ---------
AH7: '----------
AI7: '----------
AJ7: '----------
AK7: '----------
AL7: '----------
A8: U 'ATT 11 90
B8: U 0.89
C8: +B8*K8*L8
D8: +C8-Q8
E8: ((B8/O8)-1)*100
F8: U 25
G8: ((F8/S8)-1)*100
H8: U 870223
I8: U 0.11
J8: U 6
K8: U 1000
L8: U 3
M8: +K8*L8
N8: U 25
O8: U 0.92
P8: +K8*O8
Q8: +P8*L8
R8: +Q8+N8
S8: U 26
T8: +I8*K8
U8: U "ENTER #
V8: (T8+(K8-P8/J8)/(P8+K8/2))
W8: U "YYMMDD
X8: U "ENTER #
Y8: U "ENTER #
Z8: U "ENTER #
AA8: +Z8*X8*K8
AB8: @IF(W8=0,0,AA8-Q8)
AC8: @IF(W8=0,@NA,((Z8/O8)-1)*100)
AD8: U "ENTER #
AE8: ((AD8/S8)-1)*100
AF8: @IF(((AG8>AJ8)#AND#(AH8>=AK8)
     #AND#(AI8>=AL8)),1,0)
AG8: (@INT(W8/10000))
AH8: @INT((W8-(AG8*10000))/100)
AI8: +W8-(AG8*10000)-(AH8*100)
AJ8: (@INT(H8/10000))
AK8: @INT((H8-(AJ8*10000))/100)
AL8: +H8-(AJ8*10000)-(AK8*100)
A9: '----------
B9: " ---------
C9: '----------
D9: '----------
E9: '----------
F9: '----------
G9: '---------
H9: ' ---------
I9: '----------
J9: '----------
K9: '----------
L9: '----------
M9: '----------
N9: '----------
O9: '----------
P9: '----------
Q9: '----------
R9: '----------
S9: '----------
T9: '----------
U9: '----------
V9: '----------
W9: '----------
X9: '----------
Y9: '----------
Z9: '----------
AA9: '----------
AB9: '----------
AC9: '----------
AD9: '----------
AE9: '----------
AF9: '----------
AG9: '----------
AH9: '----------
AI9: '----------
AJ9: '----------
AK9: '----------
AL9: '----------
A10: U 'BKTR 8 99
B10: U 0.63
C10: +B10*K10*L10
D10: +C10-Q10
E10: ((B10/O10)-1)*100
F10: U 25
G10: ((F10/S10)-1)*100
H10: U 870223
I10: U 0.08
J10: U 15
K10: U 1000
L10: U 6
M10: +K10*L10
N10: U 30
O10: U 0.66
P10: +K10*O10
Q10: +P10*L10
R10: +Q10+N10
S10: U 26
T10: +I10*K10
U10: U "ENTER #
V10: (T10+(K10-P10/J10)/(P10+K10/2))
W10: U "YYMMDD
X10: U "ENTER #
Y10: U "ENTER #
Z10: U "ENTER #
AA10: +Z10*X10*K10
AB10: @IF(W10=0,0,AA10-Q10)
AC10: @IF(W10=0,@NA,((Z10/O10)-1)*100)
AD10: U "ENTER #
AE10: ((AD10/S10)-1)*100
AF10: @IF(((AG10>AJ10)#AND#(AH10>=AK10
      )#AND#(AI10>=AL10)),1,0)
AG10: (@INT(W10/10000))
AH10: @INT((W10-(AG10*10000))/100)
AI10: +W10-(AG10*10000)-(AH10*100)
AJ10: (@INT(H10/10000))
AK10: @INT((H10-(AJ10*10000))/100)
AL10: +H10-(AJ10*10000)-(AK10*100)
A11: '----------
B11: " ---------
C11: '----------
D11: '----------
E11: '----------
F11: '----------
G11: '---------
H11: ' ---------
I11: '----------
J11: '----------
K11: '----------
L11: '----------
M11: '----------
N11: '----------
O11: '----------
P11: '----------
Q11: '----------
R11: '----------
S11: '----------
T11: '----------
U11: '----------
V11: '----------
W11: '----------
X11: '----------
Y11: '----------
Z11: '----------
AA11: '----------
AB11: '----------
AC11: '----------
AD11: '----------
AE11: '----------
AF11: '----------
AG11: '----------
AH11: '----------
AI11: '----------
AJ11: '----------
AK11: '----------
AL11: '----------
A12: U 'CIT 8 90
B12: U 0.84
C12: +B12*K12*L12
D12: +C12-Q12
E12: ((B12/O12)-1)*100
F12: U 25
G12: ((F12/S12)-1)*100
H12: U 860115
I12: U 0.08
J12: U 6
K12: U 1000
L12: U 4
M12: +K12*L12
N12: U 25
O12: U 0.9
P12: +K12*O12
Q12: +P12*L12
R12: +Q12+N12
S12: U 30
T12: +I12*K12
U12: U 80
V12: (T12+(K12-P12/J12)/(P12+K12/2))
W12: U 870425
X12: U 4
Y12: U 25
Z12: U 0.84
AA12: +Z12*X12*K12
AB12: @IF(W12=0,0,AA12-Q12)
AC12: @IF(W12=0,@NA,((Z12/O12)-1)*100)
AD12: U 25
AE12: ((AD12/S12)-1)*100
AF12: @IF(((AG12>AJ12)#AND#(AH12>=AK12
      )#AND#(AI12>=AL12)),1,0)
AG12: (@INT(W12/10000))
AH12: @INT((W12-(AG12*10000))/100)
AI12: +W12-(AG12*10000)-(AH12*100)
AJ12: (@INT(H12/10000))
AK12: @INT((H12-(AJ12*10000))/100)
AL12: +H12-(AJ12*10000)-(AK12*100)
A13: '----------
B13: " ---------
C13: '----------
D13: '----------
E13: '----------
F13: '----------
G13: '---------
H13: ' ---------
I13: '----------
J13: '----------
K13: '----------
L13: '----------
M13: '----------
N13: '----------
O13: '----------
P13: '----------
Q13: '----------
R13: '----------
S13: '----------
T13: '----------
U13: '----------
V13: '----------
W13: '----------
X13: '----------
Y13: '----------
Z13: '----------
AA13: '----------
AB13: '----------
AC13: '----------
AD13: '----------
```

```
AE13: '---------
AF13: '---------
AG13: '---------
AH13: '---------
AI13: '---------
AJ13: '---------
AK13: '---------
AL13: '---------
A14: U 'ENTER SYM
B14: U "ENTER #
C14: +B14*K14*L14
D14: +C14-Q14
E14: ((B14/O14)-1)*100
F14: U "ENTER #
G14: ((F14/S14)-1)*100
H14: U "YYMMDD
I14: U "ENTER #
J14: U "ENTER #
K14: U "ENTER #
L14: U "ENTER #
M14: +K14*L14
N14: U "ENTER #
O14: U "ENTER #
P14: +K14*O14
Q14: +P14*L14
R14: +Q14+N14
S14: U "ENTER #
T14: +I14*K14
U14: U "ENTER #
V14: (T14+(K14-P14/J14)/(P14+K14/2))
W14: U "YYMMDD
X14: U "ENTER #
Y14: U "ENTER #
Z14: U "ENTER #
AA14: +Z14*X14*K14
AB14: @IF(W14=0,0,AA14-Q14)
AC14: @IF(W14=0,@NA,((Z14/O14)-1)*100)
AD14: U "ENTER #
AE14: ((AD14/S14)-1)*100
AF14: @IF(((AG14>AJ14)#AND#(AH14>=AK14
      )#AND#(AI14>=AL14)),1,0)
AG14: (@INT(W14/10000))
AH14: @INT((W14-(AG14*10000))/100)
AI14: +W14-(AG14*10000)-(AH14*100)
AJ14: (@INT(H14/10000))
AK14: @INT((H14-(AJ14*10000))/100)
AL14: +H14-(AJ14*10000)-(AK14*100)
A15: '---------
B15: " --------
C15: '---------
D15: '---------
E15: '---------
F15: '---------
G15: '--------
H15: ' --------
I15: '---------
J15: '---------
K15: '---------
L15: '---------
M15: '---------
N15: '---------
O15: '---------
P15: '---------
Q15: '---------
R15: '---------
S15: '---------
T15: '---------
U15: '---------
V15: '---------
W15: '---------
X15: '---------
Y15: '---------
Z15: '---------
AA15: '---------
AB15: '---------
AC15: '---------
AD15: '---------
AE15: '---------
AF15: '---------
AG15: '---------
AH15: '---------
AI15: '---------
AJ15: '---------
AK15: '---------
AL15: '---------
A16: U 'ENTER SYM
B16: U "ENTER #
C16: +B16*K16*L16
D16: +C16-Q16
E16: ((B16/O16)-1)*100
F16: U "ENTER #
G16: ((F16/S16)-1)*100
H16: U "YYMMDD
I16: U "ENTER #
J16: U "ENTER #
K16: U "ENTER #
L16: U "ENTER #
M16: +K16*L16
N16: U "ENTER #
O16: U "ENTER #
P16: +K16*O16
Q16: +P16*L16
R16: +Q16+N16
S16: U "ENTER #
T16: +I16*K16
U16: U "ENTER #
V16: (T16+(K16-P16/J16)/(P16+K16/2))
W16: U "YYMMDD
X16: U "ENTER #
Y16: U "ENTER #
Z16: U "ENTER #
AA16: +Z16*X16*K16
AB16: @IF(W16=0,0,AA16-Q16)
AC16: @IF(W16=0,@NA,((Z16/O16)-1)*100)
AD16: U "ENTER #
AE16: ((AD16/S16)-1)*100
AF16: @IF(((AG16>AJ16)#AND#(AH16>=AK16
      )#AND#(AI16>=AL16)),1,0)
AG16: (@INT(W16/10000))
AH16: @INT((W16-(AG16*10000))/100)
AI16: +W16-(AG16*10000)-(AH16*100)
AJ16: (@INT(H16/10000))
AK16: @INT((H16-(AJ16*10000))/100)
AL16: +H16-(AJ16*10000)-(AK16*100)
A17: '---------
B17: " --------
C17: '---------
D17: '---------
E17: '---------
F17: '---------
G17: '--------
H17: ' --------
I17: '---------
J17: '---------
K17: '---------
L17: '---------
M17: '---------
N17: '---------
O17: '---------
P17: '---------
Q17: '---------
R17: '---------
S17: '---------
T17: '---------
U17: '---------
V17: '---------
W17: '---------
X17: '---------
Y17: '---------
Z17: '---------
AA17: '---------
AB17: '---------
AC17: '---------
AD17: '---------
AE17: '---------
AF17: '---------
AG17: '---------
AH17: '---------
AI17: '---------
AJ17: '---------
AK17: '---------
AL17: '---------
A18: U 'ENTER SYM
B18: U "ENTER #
C18: +B18*K18*L18
D18: +C18-Q18
E18: ((B18/O18)-1)*100
F18: U "ENTER #
G18: ((F18/S18)-1)*100
H18: U "YYMMDD
I18: U "ENTER #
J18: U "ENTER #
K18: U "ENTER #
L18: U "ENTER #
M18: +K18*L18
N18: U "ENTER #
O18: U "ENTER #
P18: +K18*O18
Q18: +P18*L18
R18: +Q18+N18
S18: U "ENTER #
T18: +I18*K18
U18: U "ENTER #
V18: (T18+(K18-P18/J18)/(P18+K18/2))
W18: U "YYMMDD
X18: U "ENTER #
Y18: U "ENTER #
Z18: U "ENTER #
AA18: +Z18*X18*K18
AB18: @IF(W18=0,0,AA18-Q18)
AC18: @IF(W18=0,@NA,((Z18/O18)-1)*100)
AD18: U "ENTER #
AE18: ((AD18/S18)-1)*100
AF18: @IF(((AG18>AJ18)#AND#(AH18>=AK18
      )#AND#(AI18>=AL18)),1,0)
AG18: (@INT(W18/10000))
AH18: @INT((W18-(AG18*10000))/100)
AI18: +W18-(AG18*10000)-(AH18*100)
AJ18: (@INT(H18/10000))
AK18: @INT((H18-(AJ18*10000))/100)
AL18: +H18-(AJ18*10000)-(AK18*100)
A19: '---------
B19: " --------
C19: '---------
D19: '---------
E19: '---------
F19: '---------
G19: '--------
H19: ' --------
I19: '---------
J19: '---------
K19: '---------
L19: '---------
M19: '---------
N19: '---------
O19: '---------
P19: '---------
Q19: '---------
R19: '---------
S19: '---------
T19: '---------
U19: '---------
V19: '---------
W19: '---------
X19: '---------
Y19: '---------
Z19: '---------
AA19: '---------
AB19: '---------
AC19: '---------
AD19: '---------
AE19: '---------
AF19: '---------
AG19: '---------
AH19: '---------
AI19: '---------
AJ19: '---------
AK19: '---------
AL19: '---------
A20: 'TOTALS
C20: @SUM(C8..C18)
D20: @SUM(D8..D18)
E20: ((C20/Q20)-1)*100
M20: @SUM(M8..M18)
Q20: @SUM(Q8..Q18)
R20: @SUM(R8..R18)
U20: @SUM(U8..U18)
Y20: @SUM(Y8..Y18)
AA20: @SUM(AA8..AA18)
AB20: @SUM(AB8..AB18)
```


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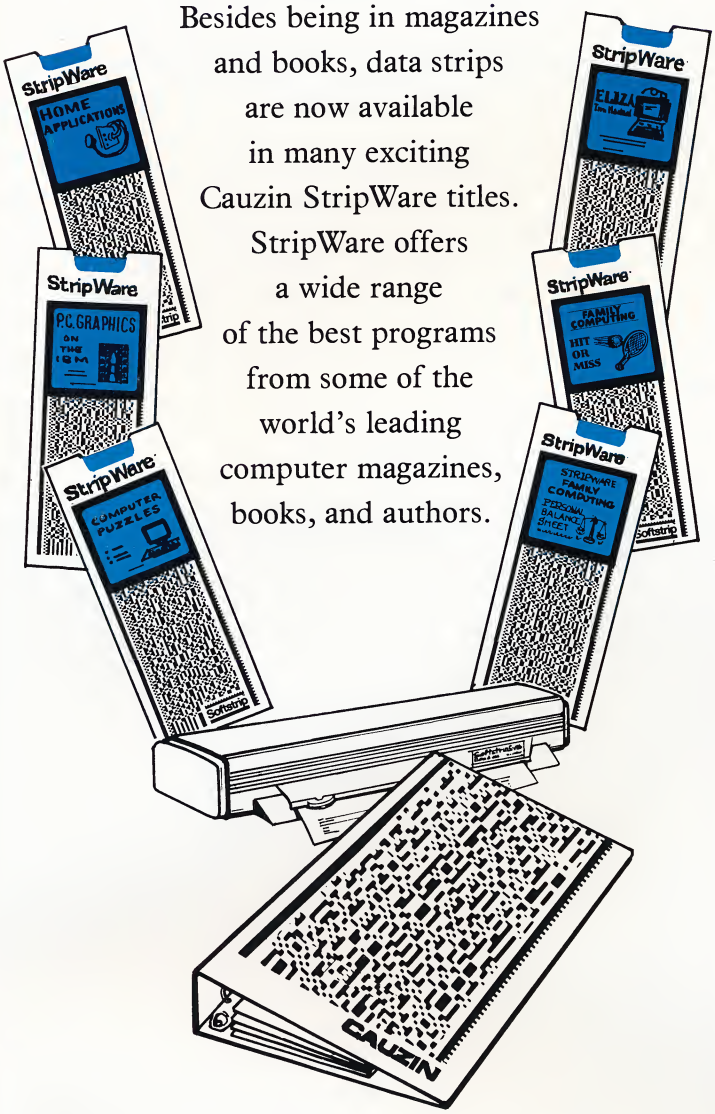

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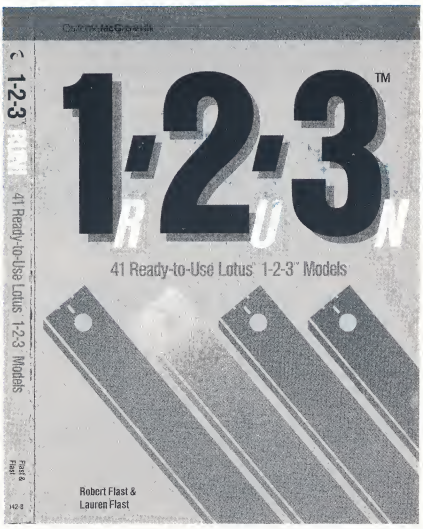

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